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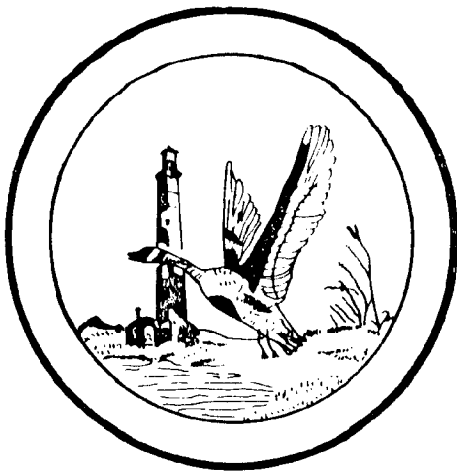
COASTAL ZONE
INFORMATION CENTER

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W.P.

CURRITUCK COUNTY

North Carolina. Department of Natural Resources and Community Development.



HOUSING ELEMENT

CURRITUCK COUNTY

Currituck County, North Carolina

Housing Element
Comprehensive Planning Assistance Program
1978

Technical Assistance

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HD 7304 .C82 H69 1978

Housing Element
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I. Introduction

A. Purpose of Housing Element

Congress amended the Comprehensive Planning Assistance program, through Title IV of the Housing and Community Development Act of 1974, to facilitate comprehensive planning for urban and rural development, on a continuing basis, by State and local governments, and to encourage such governments to establish and improve planning on an areawide basis. Extending previous requirements for comprehensive planning assistance, the Congress specified a basic planning system for those States, local governments and areawide organizations which utilize section 701 assistance. Each grantee must have a comprehensive planning process which over time leads to the preparation of a comprehensive plan. This plan must include at least a land use and housing element. Citizens within the grantee's jurisdiction must be involved in the preparation of the comprehensive plan. On a two year cycle, each grantee is to review and update its comprehensive plan and evaluate progress in meeting the planning objectives set for itself. Planning and implementation activities undertaken by the grantee must be coordinated so that the land use and housing elements are (1) internally consistent, (2) coordinated with other functional elements of the comprehensive plan, and (3) consistent with functional and land use plans of other jurisdictions. After August 22, 1977, the Department may make comprehensive planning assistance grants only to those applicants who have completed a land use and housing element.

B. Analysis of Existing Housing Studies and Activities

Currituck County has been involved in local and regional studies concerned with housing conditions and needs. Specifically, the following studies have been completed.

"Housing Report for Multi- County Region R"
Albemarle Regional Planning and Development Commission

"Regional Housing Evaluation and Analysis"
Albemarle Regional Planning and Development Commission

"Housing Rehabilitation Plan Region R"
Albemarle Regional Planning and Development Commission
June 1975

"Building and Housing Codes Inventory and Analysis Region R"
Albemarle Regional Planning and Development Commission
September 1976

"The Regional O.P.D. F.Y. 1973-1976"
Albemarle Regional Planning and Development Commission
1973- 1976

"Currituck County Coastal Area Management Act Plan"
North Carolina Coastal Area Management Act of 1974

Each of the studies listed above inventoried and made recommendations to resolve housing problems in both Currituck County and in northeastern North Carolina in general. In addition to participation in the preparation of studies, Currituck County has worked with the Economic Improvement Council (EIC) in providing better housing opportunities for Currituck County citizens. Specifically, EIC is presently administering the Section VIII Housing Program which has provided assistance to 20 families through rental assistance payments to permit them to occupy better homes in the community.

The County utilizes the District Health Department's sanitarian to ensure that development requiring septic tanks is taking place in areas with good soil characteristics that will ensure, as much as possible, that septic tanks will operate properly. The County also maintains a full

time County Development Coordinator who administers the zoning ordinance and subdivision regulations. The enforcement of these ordinances helps ensure that development will take place in a proper manner.

II. Housing Supply

A. Structural Characteristics

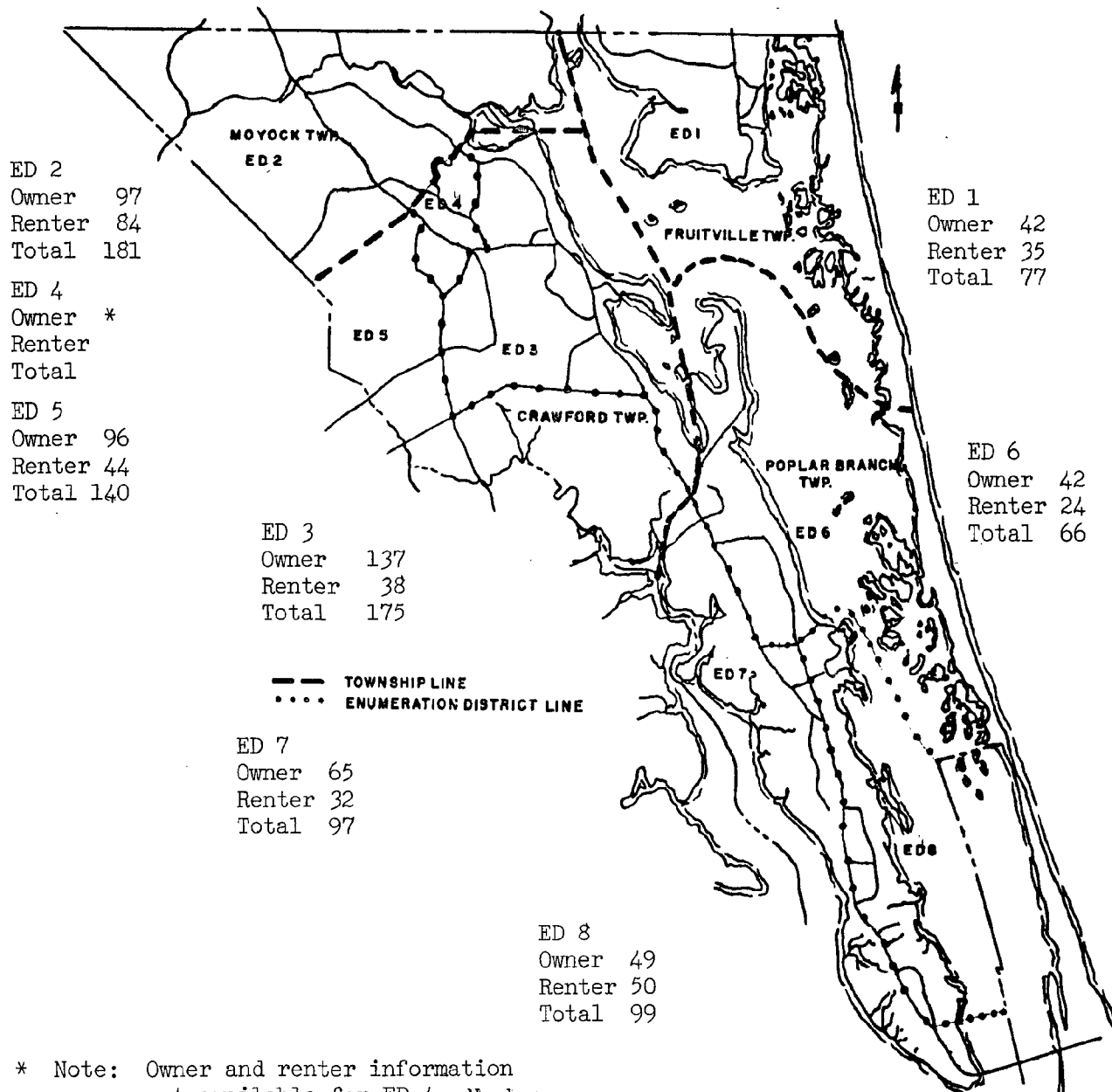
Table 1
Housing Conditions
Currituck County

	All Year-Round Units	Incomplete Plumbing	Dilapidated With All Plumbing
Total	2621	655	97
Owner Occupied	1667	326	46
Negro	280	168	19
Non-Negro	1387	158	27
Renter Occupied	497	197	17
Negro	139	129	2
Non-Negro	358	68	15
Vacant Year Round	457	132	34
For Sale	22	7	0
For Rent	34	18	5
Other	401	107	29

As shown in Table 1, of the 2,621 housing units in Currituck County in 1970, 752 were considered to be in substandard condition because of incomplete plumbing or they were structurally dilapidated. Therefore, 28.7% of all units in the County were in substandard condition. Of the 280 units owned by Negroes 187 or 66.8% lack adequate plumbing or are in dilapidated condition. Of the 1,387 non-negro owner occupied units 185 or 13.3% lack adequate plumbing or are in dilapidated condition. Of the 139 negro renter occupied units 131 or 94.2% lack adequate plumbing or are in dilapidated condition. 83 of the total 358 non-negro renter occupied units are in dilapidated condition or lack adequate plumbing which represents 23.2% of the units in this group.

A consideration closely tied to the structural condition of housing is the age of housing. It is logical to assume that the majority of the county's present and future substandard housing will come from units constructed prior to 1939, although quality of materials and workmanship may vary widely, as do the maintenance efforts of homeowners. Specifically, as shown in Table 2 and 3, of the 2,621 housing units in the County, 1,001 or 38.2% were built prior to 1939. Enumeration district number five has the largest number of structures with 156 out of the total 276 structures or 56.5% built prior to 1939. Table 3 gives a detailed breakdown of year-round occupied and vacant units by age of structure and by enumeration district.

Table 2 Occupied Structures Built Prior to 1939			
ED Number	Total Units in ED Area	Total Built Prior to 1939	% of Total Units
1	200	77	38.5%
2	496	202	40.7%
3	514	210	40.9%
4	92	29	31.5%
5	276	156	56.5%
6	253	93	36.8%
7	513	106	20.7%
8	277	128	46.2%
	<u>2,621</u>	<u>1,001</u>	<u>38.2%</u>



* Note: Owner and renter information not available for ED 4. Numbers shown with map indicate occupied units. Table 2 indicates total units built prior to 1939 with difference representing vacant units.

Table 3

Occupied & Vacant Year-Round Units by Tenure and Year Structure Was Built - Currituck County								
ED Numbers	1	2	3	4	5	6	7	8
Year - Round Units								
1965 - March 1970	17	118	151	8	24	35	119	17
1960 - 1964	40	43	30	0	17	26	107	18
1950 - 1959	66	88	52	39	43	69	99	48
1940 - 1949	0	45	71	16	36	30	82	66
1939 or Earlier	77	202	210	29	156	93	106	128
TOTAL	200	496	514	92	276	253	513	277
Total Occupied	17	110	125	4	24	35	55	17
1965 - March 1970	40	43	17	0	17	22	52	18
1960 - 1964	66	80	43	31	38	61	86	44
1950 - 1959	0	40	63	11	31	22	44	44
1940 - 1949	70	181	175	29	140	66	97	99
TOTAL	200	454	423	75	250	206	334	222
Owner Occupied	17	99	94	-	24	35	49	17
1965 - March 1970	29	43	11	-	17	22	47	18
1960 - 1964	44	67	31	-	21	49	82	44
1950 - 1959	0	35	58	-	27	17	33	44
1940 - 1949	42	97	137	-	96	42	65	49
1939 or Earlier	0	11	31	-	0	0	6	0
Renter Occupied	11	0	6	-	0	0	5	0
1965 - March 1970	22	13	12	-	17	12	4	0
1960 - 1964	0	5	5	-	4	5	11	0
1950 - 1959	35	84	38	-	44	24	32	50
1940 - 1949								
1939 or Earlier								

B. Occupancy and Utilization Characteristics

Table 4

	Year Round Units	Percentage
Owner Occupied	1,667	63.6%
Negro	280	16.8%
Non-Negro	1,387	83.2%
Renter Occupied	497	19.0%
Negro	139	28.0%
Non-Negro	358	72.0%
Vacant Year Round	457	17.4%
Total Occupied Units	2,621	

Based on the 1970 census information in Table 4, Currituck County had at that time 2,621 year-round housing units. Of this total, 1,667 units were owner occupied, which represents 63.6% of all housing units, and 497 or 19.0% were renter occupied units. The remaining 17.4% of the units or 457 units were vacant year round. Of the 1,667 owner occupied units, 1,387 or 83.2% were non-negro owner occupied, with 280 units or 16.8% Negro owner occupied. As indicated in Table 1, of the 280 units owned by Negroes, 187 units lack plumbing or have plumbing and are in a dilapidated condition. This represents 66.8% of all units owned by Negro families or individuals. Of the 1,387 units owned by non-negroes, 185 have incomplete plumbing or have plumbing but are in a dilapidated condition, which represents 13.4% of all units owned by non-negro families or individuals.

Of the 497 renter occupied units, 358 are occupied by non-negro families or individuals, which represents 72.0% of the units. 139 units or 28.0% are occupied by Negro families and individuals. Of the 139 units occupied by Negro families, 131 or 94.2% have incomplete plumbing or are dilapidated. 83 of the 358 units occupied by non-negro or 23.2% have incomplete plumbing or are in substandard condition.

C. Vacancy Characteristics

Table 5
Vacancy Characteristics

ED Number	Total Year-Round Units	Occupied Units	% Vacant
1	200	200	0
2	496	454	9.2
3	514	423	8.2
4	92	75	8.2
5	276	250	9.1
6	253	206	8.1
7	513	334	6.5
8	<u>277</u>	<u>222</u>	<u>8.0</u>
Total	2,621	2,164	8.3%

Source: 1970 Census

Based on 1970 census information, Currituck County had a vacancy rate of 8.3% as shown in Table 5. Enumeration district number 5, which includes the northwestern side of the County, had the highest vacancy rate at 9.1%, with ED area number (1) having no vacancies.

D. Financial Characteristics

Normally, there is a close relationship between housing quality, housing cost and family income. It is generally accepted that a family will usually spend between 20 and 25% of its income for rental housing, or purchase housing valued at roughly 2 to 2.5 times their yearly income. Based on 1970 census information the mean family income of all families in the county was \$7,454.00. With this consideration in mind a family could be expected to spend between \$149.00 to \$186.00 per month for rent or \$14,900.00 to \$18,600.00 to purchase a home. Considering square foot costs for new construction of approximately \$25.00 per square foot, a modest house of 800 to 1,000 square feet would cost between \$20,000.00 and \$25,000.00; therefore, a family with less than \$8,000.00 annual income is precluded from the purchase of even a very small house unless a substantially large portion of family income goes into shelter. For those families significantly below the \$7,454.00 mean income the problem becomes increasingly dramatic. Specifically, as shown on table 6, families with income in the \$3,000.00 and less category were paying from 15% to 35% or more of their income for rental units which would range from \$45.00 to \$105.00 per month. Families with lower incomes are forced to occupy cheaper rental units which are normally cheaper because they lack adequate plumbing, have inadequate kitchen facilities or they are in structurally poor condition.

CURRITUCK COUNTY
Table 6

ED Numbers	2	7	ED Numbers
<u>Income Less than \$3,000</u>			
Gross Rent less than 15% of inc.	7	0	Income \$15,000 - \$24,999
Gross Rent 15 - 19%	0	0	Gross Rent less than 15% of inc.
Gross Rent 20 - 24%	0	0	Gross Rent 15 - 19%
Gross Rent 25 - 34%	6	0	Gross Rent 20 - 24%
Gross Rent 35 or More	11	0	Gross Rent 25 - 34%
Not Computed	17	9	Gross Rent 35 or more
			Not Computed
<u>Income 3,000 - 4,999</u>			
Gross Rent less than 15% of inc.	0	5	Income \$25,000 or more
Gross Rent 15 - 19%	0	6	Gross Rent less than 15% of inc.
Gross Rent 20 - 24%	6	5	Gross Rent 15 - 19%
Gross Rent 25 - 34%	0	0	Gross Rent 20 - 24%
Gross Rent 35 or More	0	0	Gross Rent 25 - 34%
Not Computed	6	5	Gross Rent 35 or more
			Not Computed
<u>Income 5,000 - 6,999</u>			
Gross Rent less than 15% of inc.	0	0	
Gross Rent 15 - 19%	5	0	
Gross Rent 20 - 24%	6	0	
Gross Rent 25 - 34%	0	0	
Gross Rent 35 or More	0	0	
Not Computed	0	0	
<u>Income 7,000 - 9,999</u>			
Gross Rent less than 15% of inc.	6	6	
Gross Rent 15 - 19%	6	0	
Gross Rent 20 - 24%	0	0	
Gross Rent 25 - 34%	0	0	
Gross Rent 35 or More	0	0	
Not Computed	8	6	
<u>Income 10,000 - 14,999</u>			
Gross Rent less than 15% of inc.	0	0	
Gross Rent 15 - 19%	0	0	
Gross Rent 20 - 24%	0	0	
Gross Rent 25 - 34%	0	0	
Gross Rent 35 or More	0	0	

* ED Numbers 1, 3, 4, 5, 6, 8 - Data Not Available

Chart Shows Renter-Occupied Units for which tabulated by family or primary individual gross rent as percent of income.

Not Computed - includes no cash rent units with zero or negative income

E. Change in Inventory

Surplus housing is a significant factor in an overall housing analysis for several reasons, three prominent ones being: (1) competition, (2) selection, and (3) mobility. Through competition, surplus standard housing promotes the upkeep of homes, and the standardization of housing values and rents. By increasing selection, surplus housing also provides increased opportunity for mobility of various segments of the population, aiding the breakdown of racially and economically segregated residential neighborhoods.

Currituck County, as shown in Table 1, had a vacancy rate of 17.4% in 1970. When all vacant units with incomplete plumbing or that are structurally substandard are subtracted the vacancy rate drops to 11.7%.

Surplus housing, although consisting of all types of housing, often involves a large number of older structures. Partial rationale for this is that as structures age they are generally passed down through the market to segments of the population lower in socio-economic standing. This passing down procedure often continues until the demand for such structures drops to a point where they are no longer competitive on the open market. At this point the structures have quite often deteriorated into substandard structures in blighted surroundings.

Geographic location of surplus housing is an area of housing analysis that is particularly important in the design of goals and allocation of resources. Because of the rural characteristics of Currituck County, housing is disbursed throughout the County mainly along major roadways. Because of the lack of detailed survey information, subsequent to the 1970 census, it is impossible to determine the location of vacant units.

F. Status of Assisted Housing

Housing assistance is the governmental activity that most directly impacts upon housing need. This impact is due to the fact that the assistance is aimed primarily toward the lowest income segment of the population. Within Currituck County the two most utilized means of public assistance to housing are: (1) Section VIII Housing under DHUD, and (2) Farmers Home Administration Program under the United States Department of Agriculture.

Section VIII

Section VIII activities within Currituck County are administered through the Economic Improvement Council located in Edenton. At the present time Section VIII assistance within the county is through rent subsidies to 20 existing units.

With only 20 existing units presently under contract and no new units planned for, this program has had a very slight impact on the County. However, those 20 families presently receiving subsidies are now able to live in better conditions than they were able to before.

Farmers Home Administration

Although Currituck County is a very rural County with obvious housing problems and needs the Farmers Home Administration, FmHA programs have not been utilized as much as they could or should be. Specifically, in discussing this program with the Regional Director it was learned that only 2 loans are in effect under the 504 program and 47 loans under the 502 program. The director indicated that he would like to see the County become more involved in this program to help eliminate housing problems. The 504 loan is for up to \$5,000 at 1% interest for up to 20 years for families with income of \$6,000 or less.

The 502 program is for rural housing loans for families with incomes of \$15,600 or less. Other details about these programs include the following:

Home Ownership Loans
502 Housing

The Farmers Home Administration (FmHA) provides loans in rural areas to finance homes and building sites. These loans are available to towns with populations between 10,000 and 20,000 that are outside "Standard Metropolitan Statistical Areas," if there is a serious lack of mortgage credit.

Homeownership loans may be used to buy, build, improve, repair or rehabilitate rural homes and related facilities, and to provide adequate water and waste disposal facilities.

Homes may be built on individual tracts or in subdivisions. Borrowers may buy an existing house & lot or buy a site on which to build. Under certain conditions, funds may be used to refinance debts on a home. Home ownership loans are offered to help low and moderate income families. These families must live in blighted conditions in rural areas. Loans may be made for up to 100% percent of the FmHA appraisal value of the property and new construction if inspections were made by FmHA, Veterans Administration, or Department of Housing and Urban Development. The maximum repayment period for loans is 33 years. In order for the loan to be refinanced, the financial condition of the family would have to improve to a point where a conventional commercial loan could be contracted.

In an effort to improve family living conditions, designs for homes calls for an average size house of 1,100 square feet. Applicants and builders, however, are expected to supply detailed building plans, specifications and cost estimates. These plans are then reviewed by the Farmers Home Administration, and construction is also inspected.

Newly constructed houses must be built on desirable sites with an assured supply of safe drinking water and suitable arrangements for sewage disposal. In subdivisions the houses will be sited in an attractive manner to avoid homogeneity as well as to accent natural surroundings. Funds may be included in the loan for needed landscaping. Each loan will be adequately secured to protect the Government's interest as well as the families'. Loans over 2,500 that will be repaid in more than 10 years will be secured by a mortgage on the building site or the farm and other property necessary to secure the loan. Loans not exceeding \$2,500 may be secured with only a promissory note.

Home Improvement Loans
and Repair Loans and Grants

Section 504

A rural homeowner whose house needs fixing up may be eligible for a loan and/or grant from the Farmers Home Administration. The agency makes grants to families for general home repair. Grants are made only to low-income elderly homeowners, 62 years or older. An important factor to determine the type of assistance for which one is eligible depends on his income. If the income of the family is so low as to permit only removal of safety hazards, a repair loan and/or grant may be available. For families with higher incomes, a home improvement loan may be made available to bring the house up to minimum code compliance. The ways in which repair loans or grants can be used range from removal of blighting conditions to remodeling. The terms of the loan are based on one's income. Very low-income families can receive up to \$5,000 in a loan, or a full grant to remove health hazards. Loans up to \$1,500 must be repaid within 10 years, loans between 1,500 and 2,500 within 15 years, and loans over 2,500 within 20 years. The interest rate is 1 percent. To receive a combination loan and grant, an applicant

must be 62 years or older and able to pay for only part of the repairs.

To receive a full grant, the homeowner must be 62 years or older, and unable to pay for any repairs on the house. Families with higher incomes can borrow up to 7,000 to improve their homes, but must bring the houses up to minimum property standards. Loans are for up to 25 years. Interest rates are based on each family's adjusted income. Other home improvements loans are repayable in 33 years. These loans are made at the regular interest rate, or with interest credits depending on family size and income.

III. Demand for Housing
Graph 7
Population and Population Projection

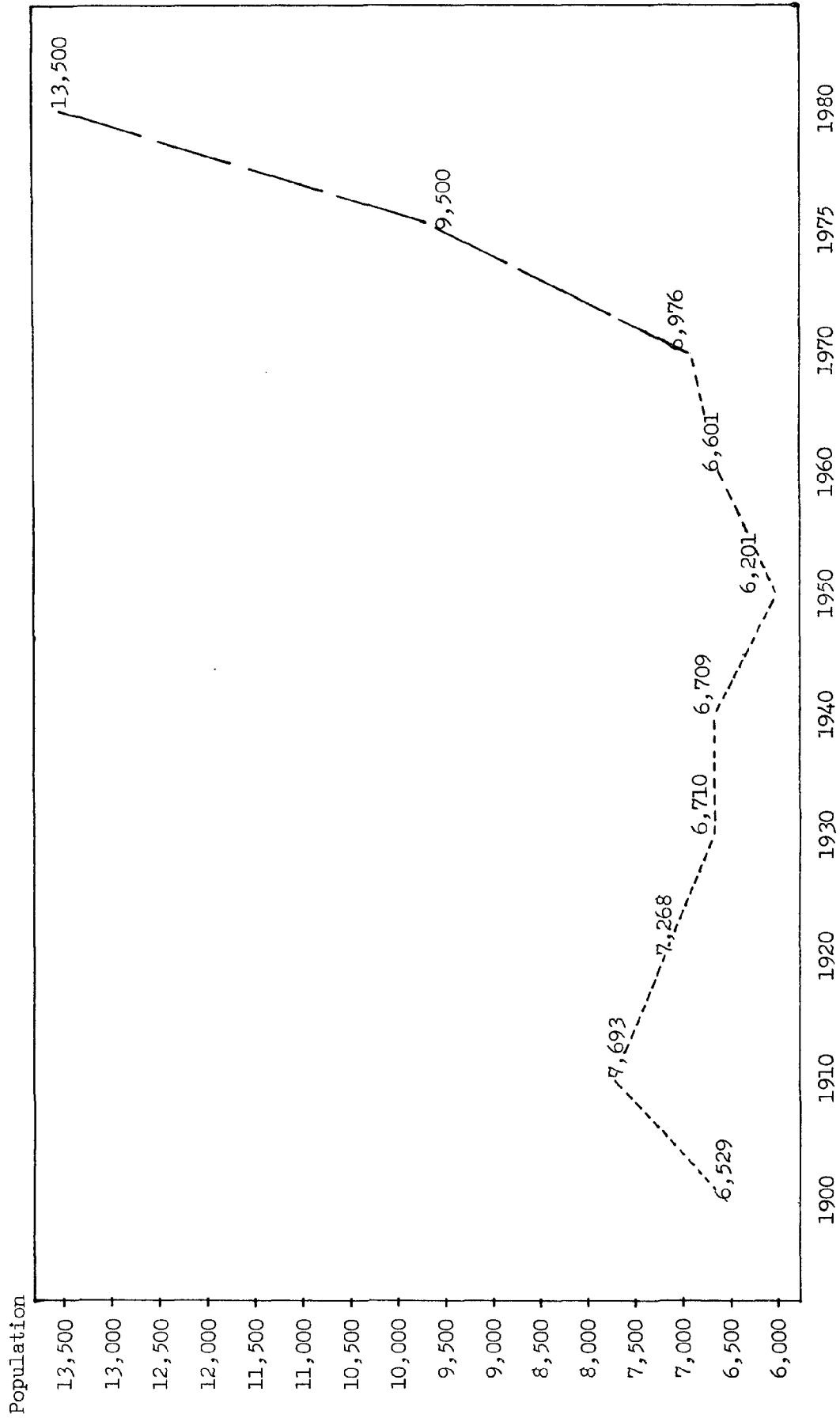


Table 8
1970 Population by Township

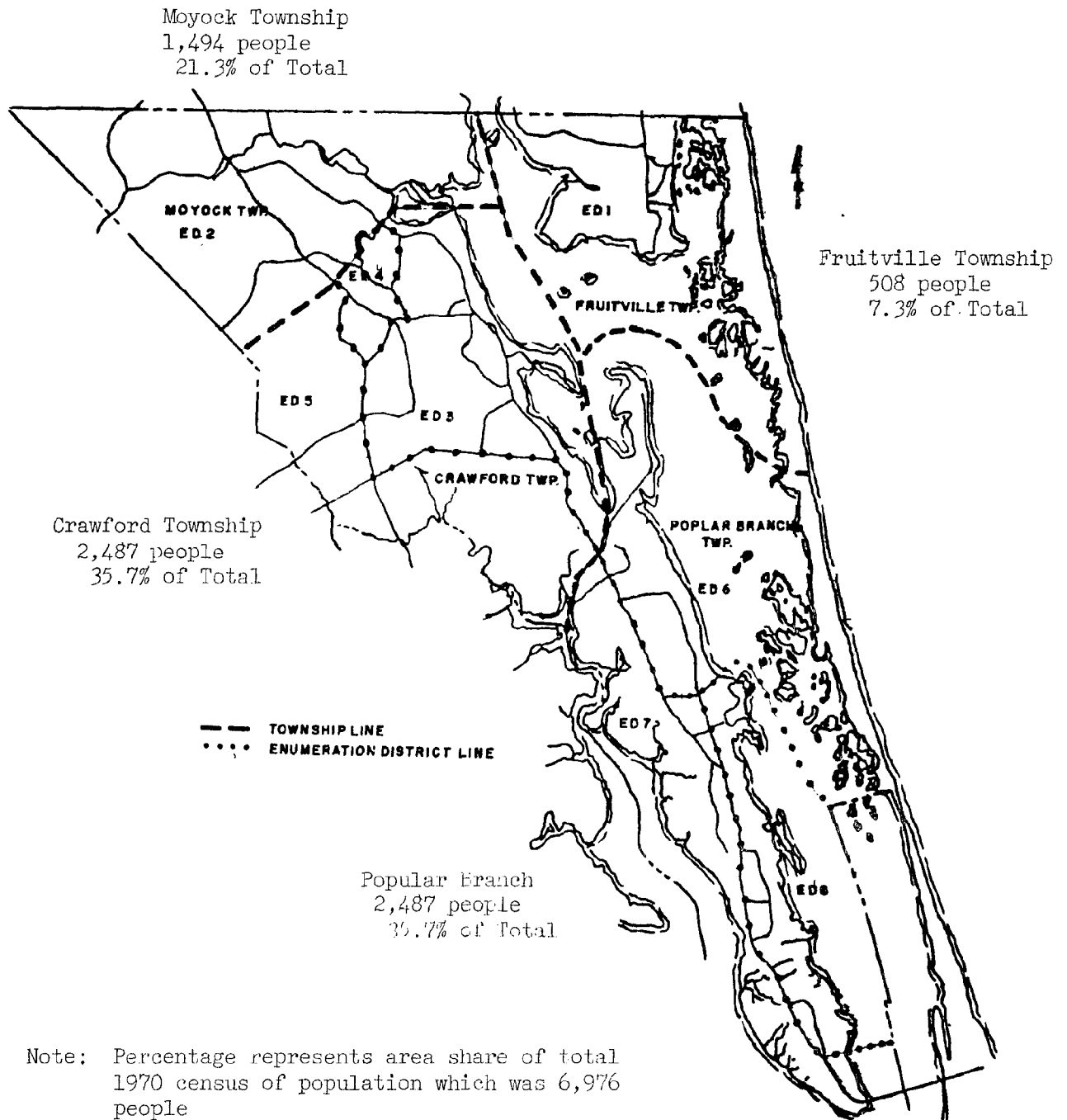


Table 9
Currituck County Age Distribution

Age	1950	1960	1970
0-14	1781 (28.7%)	2071 (31.4%)	1,951 (28.0%)
15-24	959 (15.5%)	831 (12.6%)	1,075 (15.4%)
25-34	797 (12.9%)	776 (11.7%)	732 (10.5%)
35-49	1168 (18.8%)	1204 (18.2%)	1,154 (16.5%)
50-64	911 (14.7%)	1050 (16.0%)	1,239 (17.8%)
65+	585 (9.4%)	699 (10.1%)	825 (11.8%)
TOTAL	6,201 (100%)	6,601 (100%)	6,976 (100%)

Source: 1970 Census

As shown on Graph 7, the county's population has increased and decreased sporadically since 1900. The net increase in population since 1900 has been 447 people. However, as also shown on Graph 7, the Currituck County CAMA Land Use Plan has projected a population in 1975 of 9,500 people based on a staff of housing units in the county in 1975 and multiplying that number by 3.5 persons per household. Table 8 reflects the distribution of the 1970 population by townships. Popular Branch and Crawford Township each had 35.7% of the population, which is 2,487 people in each area. As illustrated on the map, both of these townships are located along the major thoroughfare on which many residential units are concentrated.

As illustrated by Table 9, the County has been losing people in the 25-49 age group while at the same time increasing in number the 50-65 and over age group. The loss of the 25-49 year old age group may be due to the lack of job opportunities in the County while the 50 and over group find the area attractive for retirement.

Table 10
Distribution of Population By Race

Total Population	Non-Negro	% Non-Negro	Negro	% Negro
6,976	5,127	73.5	1,849	26.5

Source: 1970 Census

As indicated in Table 10, based on 1970 census information 73.5% of the total population was non-Negro which represents 5,127 people. 1,849 people were Negro which represents 26.5% of the total population. Because additional detail information is not available it must be assumed that the distribution of the population is approximately the same.

Based on 1970 census information as shown in Tables 11 and 12, enumeration districts 2 and 5 have the largest concentration of large families of 5 or more people, with 25.3% and 25.2% of all units coming under this category. Both of these areas are located in the northwestern corner of the County. This would indicate that any housing assistance program geared to help large families should be concentrated in this part of the County. Enumeration districts 6, 7, and 8 each have a concentration of 2 person or less households. Specifically, ED area 6 shows 51.9% of its total units in this category.

In ED area 7, 49.2% of its total units are in this category. 41.9% or 140 out of 334 units are two person families.

ED area 8 shows 63.9% of its 22 units in the 2 person or less category. 43.2% of all units in this area are 2 person households.

Table 11
Currituck
Household Size by Enumeration District

ED NUMBERS	1	2	3	4	5	6	7	8	TOTAL
<u>Total Occupied</u>	200	454	423	75	250	206	334	222	2,164
1 person in unit	40	92	54	19	34	45	25	46	
2 persons in unit	35	114	144	10	67	62	140	96	
3 persons in unit	27	62	93	14	51	42	87	16	
4 persons in unit	70	71	56	17	35	18	35	20	
5 persons in unit	14	55	35	0	35	15	0	26	
6 persons or more	14	60	41	15	28	24	47	18	
<u>Owner Occupied -Total</u>	132	341	331	65	185	165	276	172	1,602
1 person in unit	18	61	49	-	21	32	21	40	
2 persons in unit	16	90	114	-	43	50	124	76	
3 persons in unit	21	47	60	-	42	37	65	16	
4 persons in unit	49	53	49	-	35	12	29	13	
5 persons in unit	14	47	28	-	21	15	0	19	
6 persons or more	14	43	31	-	23	19	37	8	
<u>Renter Occupied</u>									
1 person in unit	22	31	5	-	13	13	4	6	
2 persons in unit	19	24	30	-	24	12	16	20	
3 persons in unit	6	15	33	-	9	5	22	0	
4 persons in unit	21	18	7	-	0	6	6	7	
5 persons in unit	0	8	7	-	14	0	0	7	
6 persons in unit	0	17	10	-	5	5	10	10	

Table 12
Household Size as % of Total
Units in each Enumeration District

ED No. 1

Household Size	Number of Units	% of Total Units
1 person	40	20.0%
2	35	17.5%
3	27	13.5%
4	70	35.0%
5	14	7.0%
6 or More	<u>14</u>	<u>7.0%</u>
Total Units	200	100.0%

ED No. 2

Household Size	Number of Units	% of Total Units
1 Person	92	20.3%
2	114	25.1%
3	62	13.7%
4	71	15.6%
5	55	12.1%
6 or More	<u>60</u>	<u>13.2%</u>
Total Units	454	100.0%

ED No. 3

Household Size	Number of Units	% of Total Units
1 Person	54	12.8%
2	144	34.0%
3	93	22.0%
4	56	13.2%
5	35	8.3%
6 or More	<u>41</u>	<u>9.7%</u>
Total Units	423	100.0%

ED No. 4

Household Size	Number of Units	% of Total Units
1 Person	19	25.3%
2	10	13.3%
3	14	18.7%
4	17	22.7%
5	0	0
6 or More	<u>15</u>	<u>20.0%</u>
Total Units	75	100.0%

ED No. 5

Household Size	Number of Units	% of Total Units
1 Person	34	13.6%
2	67	26.8%
3	51	20.4%
4	35	14.0%
5	35	14.0%
6 or More	<u>28</u>	<u>11.2%</u>
Total Units	250	100.0%

ED No. 6

Household Size	Number of Units	% of Total Units
1 Person	45	21.8%
2	62	30.1%
3	42	20.4%
4	18	8.7%
5	15	7.3%
6 or More	<u>24</u>	<u>11.7%</u>
Total Units	206	100.0%

ED No. 7

Household Size	Number of Units	% of Total Units
1 Person	25	7.5%
2	140	41.9%
3	87	26.0%
4	35	10.4%
5	0	0
6 or more	<u>47</u>	<u>14.2%</u>
Total Units	334	100.0%

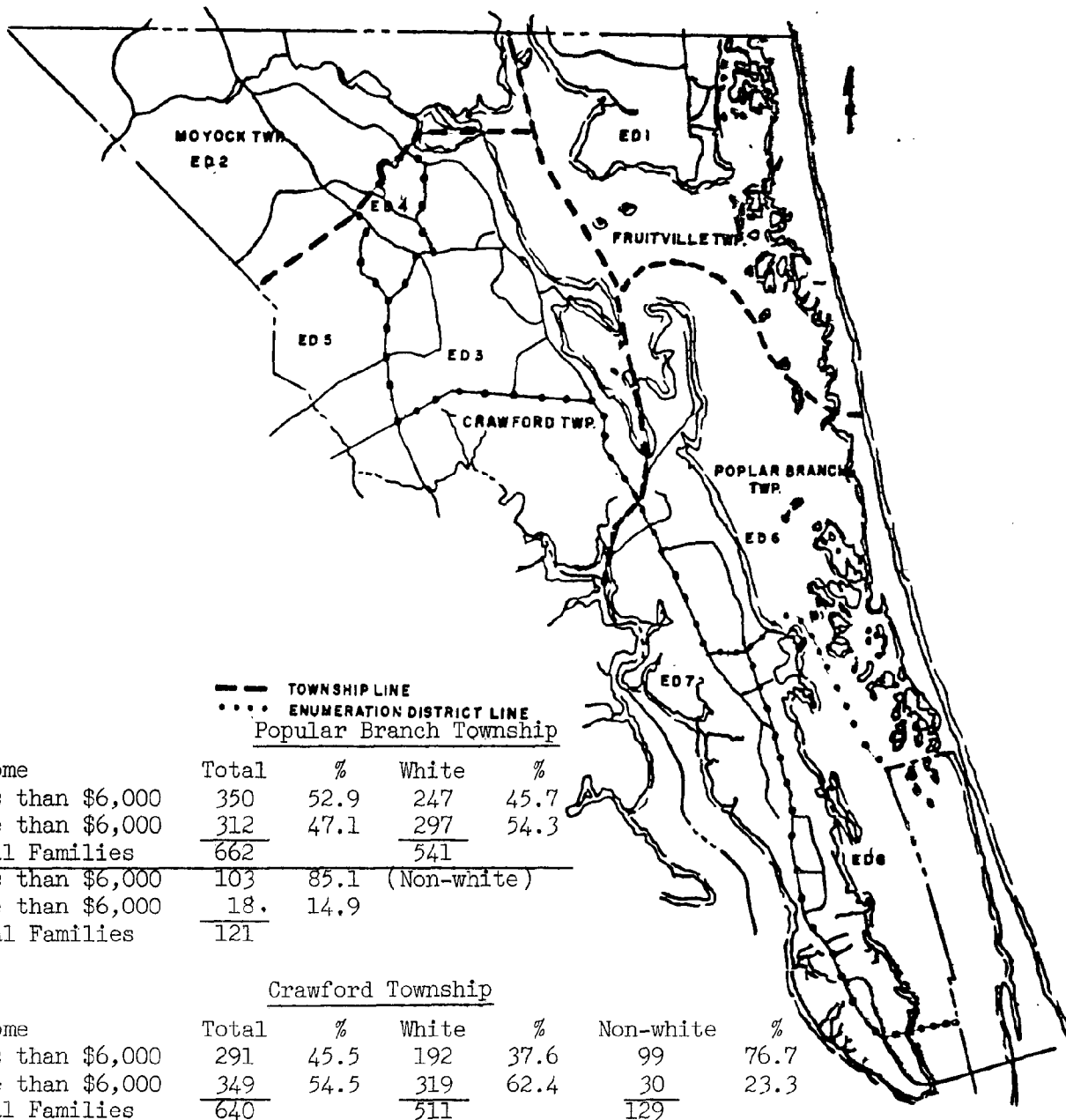
ED No. 8

Household Size	Number of Units	% of Total Units
1 Person	46	20.7%
2	96	43.2%
3	16	7.2%
4	20	9.0%
5	26	11.7%
6 or More	<u>18</u>	<u>8.2%</u>
Total Units	222	100.0%

As shown in Table 13 and 14, Popular Branch Township has the largest concentration of families with incomes below \$6,000 with 52.9% or 350 families out of a total of 662 families. This township also has the largest concentration of white families with incomes under 6,000; specifically, 45.7% of the families in the group, or 247 families out of a total of 541. 85.1% or 103 of the 121 non-white families in Popular Branch Township have incomes of less than \$6,000.00. Although there are housing assistance needs throughout the County, because of the concentration of both white and non-white families in the township, it would appear that this would be a good area to concentrate assistance.

Table 13
Family Income by Township

Moyock Township						
Income	Total	%	White	%	Non-white	%
Less than \$6,000	150	40.3	91	34.9	59	53.2
More than \$6,000	222	59.7	170	65.1	52	46.8
Total Families	272		261		111	



Fruitville Township						
Income	Total	%	White	%	Non-white	%
Less than \$6,000	52	32.5	52	32.5	0	0
More than \$6,000	108	67.5	108	67.5	0	0
Total Families	160		160		0	

Family Income by Township
Table 14

CURRITUCK COUNTY
Family Income Status
Poplar Branch Township

	Total	%	White	%	Non-White	%
000 to 999	26	3.9	26	100.0	-0-	-0-
1,000 to 1,999	55	8.3	34	61.8	21	38.2
2,000 to 2,999	70	10.6	36	51.4	34	48.6
3,000 to 3,999	65	9.8	41	63.1	24	36.9
4,000 to 4,999	77	11.6	62	80.5	15	19.5
5,000 to 5,999	57	8.6	48	84.2	9	15.8
6,000 to 6,999	74	11.2	69	93.2	5	6.8
7,000 to 7,999	41	6.2	30	73.2	11	26.8
8,000 to 8,999	47	7.1	45	95.7	2	4.3
9,000 to 9,999	17	2.6	17	100.0	-0-	-0-
10,000 to 11,999	37	5.6	37	100.0	-0-	-0-
12,000 to 14,999	32	4.8	32	100.0	-0-	-0-
15,000 to 24,999	42	6.3	42	100.0	-0-	-0-
25,000 to 49,999	22	3.3	22	100.0	-0-	-0-
50,000 and over	-0-	-0-	-0-	-0-	-0-	-0-
Total Township	662	100.0	541	81.7	121	18.3

*Source: Area Data, 1970 Census of Population

1974-75 Overall Economic Development Plan ARPDG

CURRITUCK COUNTY
Family Income Status
Moyock Township

	Total	%	White	%	Non-White	%
000 to 999	8	2.2	8	100.0	-0-	-0-
1,000 to 1,999	19	5.1	-0-	-0-	19	100.0
2,000 to 2,999	37	9.9	16	43.2	21	56.8
3,000 to 3,999	18	4.8	18	100.0	-0-	-0-
4,000 to 4,999	35	9.4	16	45.7	19	54.3
5,000 to 5,999	33	8.9	33	100.0	-0-	-0-
6,000 to 6,999	47	12.6	19	40.4	28	59.6
7,000 to 7,999	23	6.2	7	30.4	16	69.6
8,000 to 8,999	48	12.9	48	100.0	-0-	-0-
9,000 to 9,999	23	6.2	23	100.0	-0-	-0-
10 000 to 11,999	7	1.9	5	71.4	2	28.6
12,000 to 14,999	61	16.4	55	90.2	6	9.8
15,000 to 24,999	13	3.5	13	100.0	-0-	-0-
25,000 to 49,999	-0-	-0-	-0-	-0-	-0-	-0-
50,000 and over	-0-	-0-	-0-	-0-	-0-	-0-
Total Township	372	100.0	261	70.2	111	29.8

*Source: Area Data, 1970 Census of Population

CURRITUCK COUNTY
Family Income Status
Fruitville Township

	Total	%	White	%	Non-White	%
000 to 999	-0-	-0-	-0-	-0-	-0-	-0-
1,000 to 1,999	7	4.4	7	100.0	-0-	-0-
2,000 to 2,999	10	6.3	10	100.0	-0-	-0-
3,000 to 3,999	6	3.8	6	100.0	-0-	-0-
4,000 to 4,999	11	6.9	11	100.0	-0-	-0-
5,000 to 5,999	18	11.3	18	100.0	-0-	-0-
6,000 to 6,999	12	7.5	12	100.0	-0-	-0-
7,000 to 7,999	32	20.0	32	100.0	-0-	-0-
8,000 to 8,999	22	13.8	22	100.0	-0-	-0-
9,000 to 9,999	16	10.0	16	100.0	-0-	-0-
10,000 to 11,999	10	6.3	10	100.0	-0-	-0-
12,000 to 14,999	9	5.6	9	100.0	-0-	-0-
15,000 to 24,999	7	4.4	7	100.0	-0-	-0-
25,000 to 49,999	-0-	-0-	-0-	-0-	-0-	-0-
50,000 and over	-0-	-0-	-0-	-0-	-0-	-0-
Total Township	160	100.0	160	100.0	-0-	-0-

*Source: Area Data, 1970 Census of Population

CURRITUCK COUNTY
Family Income Status
Crawford Township

	Total	%	White	%	Non-White	%
000 to 999	32	5.0	15	46.7	17	53.3
1,000 to 1,999	49	7.7	25	51.0	24	49.0
2,000 to 2,999	70	10.9	32	45.7	38	54.3
3,000 to 3,999	52	8.1	40	76.9	12	23.1
4,000 to 4,999	27	4.2	27	100.0	-0-	-0-
5,000 to 5,999	61	9.5	53	86.9	8	13.1
6,000 to 6,999	40	6.3	40	100.0	-0-	-0-
7,000 to 7,999	60	9.4	43	71.6	17	28.4
8,000 to 8,999	57	8.9	57	100.0	-0-	-0-
9,000 to 9,999	48	7.5	45	93.8	3	6.2
10,000 to 11,999	35	5.5	35	100.0	-0-	-0-
12,000 to 14,999	28	4.4	25	89.3	3	10.7
15,000 to 24,999	64	10.0	57	89.1	7	10.9
25,000 to 49,999	17	2.7	17	100.0	-0-	-0-
50,000 and over	-0-	-0-	-0-	-0-	-0-	-0-
Total Township	640	100.0	511	79.8	129	20.2

*Source: Area Data, 1970 Census of Population

B. Housing Assistance Needs of Current Population

Reducing the number of occupied units that have inadequate plumbing or that are in dilapidated condition should be the first priority. Based on 1970 census information there were 752 units considered to be in substandard condition due to lack of adequate plumbing or in dilapidated condition. Therefore, 28.7% of all units in the county were in substandard condition. Of the 280 units owned by Negro families, 187 or 66.8% lacked adequate plumbing or were in dilapidated condition. Of the 139 Negro renter occupied units, 131 or 94.2% lacked adequate plumbing or were in dilapidated condition.

As discussed in earlier sections, the Economic Improvement Council (EIC) through their Section VIII Program has provided assistance to 20 households. The Farmers Home Administration has provided assistance with 2, 502 loans and 47, 504 loans. In both of these programs the money is being used to upgrade property or in the case of the Section VIII Program the property must be brought up to standard before a supplemental payment can be made. Therefore, it can be assumed that of the 752 units reflected in the 1970 census, approximately 69 have been improved through one of the above-mentioned programs.

Because of the lack of information, the number of units that have fallen into substandard condition or that have been brought up to standard is not known, but for estimating purposes it can be said that there is an approximate need to provide assistance to 683 households.

C. Non-Assisted Housing Needs of Projected Population

Non-assisted housing needs, as discussed earlier, is usually considered to regulate itself through market demand. As discussed earlier, much of the population increase estimated to have taken place since the 1970 census is presently being housed in mobile homes. Therefore, the housing demand is being filled primarily through the use of mobile homes, although conventional construction is also taking place on a much smaller scale.

D. Projections of Population

Table 15
Population Projections

Year	Population Estimate
1970	6,976
1975	9,500
1980	13,500

Source: 1970 Census
1975, 1980 Projection CAMA Land Use Plan

As indicated in the CAMA Land Use Plan, the 1975 projection of population is based on a windshield survey count of the residential units in the County, conducted by county staff in 1975. The survey found that practically all of the estimated increase in population is being housed in mobile homes. Specifically, based on that survey there were 767 mobile homes and 114 double wide mobile homes in Currituck County, amounting to 26% of the housing stock in the county. This compares to about 7% in the State and 8% in Region R. The influx of mobile homes is due in part to the following:

Mobile homes are often the only available housing alternatives for retirees and young couples. Also, strict zoning laws in the Tidewater area of Virginia restrict mobile homes; and, therefore, Currituck County becomes a bedroom community for the metropolitan area through the use of mobile homes.

E. Assisted Housing Needs of Projected Population

Assisted housing is the most crucial element in the preparation of plans for future housing needs. If it is true that non-assisted housing needs will be met by the competitive housing market, it is equally true that assisted housing will be ignored by the market. It is imperative that government plan for assisted housing; for without government programs and impetus a large segment of our population will continue to be ill-housed.

As shown in Table 15 the 1980 population projection calls for a population of 13,500, which is 4,000 people more than the 1975 base year estimate used in the CAMA Land Use Plan. Using 3.1 persons per household this represents an increase of 1,290 households over the 1975 base year, with many of these families projected to live in mobile homes. It can be assumed that any structure built or mobile homes placed in the County between 1975 and 1980 will be in standard condition and will not require assistance to bring them up to standard.

Therefore, the primary objective in addressing assisted housing needs should be a continued effort to improve the housing units reflected in Table 1 which remain with incomplete plumbing or that are in dilapidated condition.

F. Non-Assisted Housing Needs of Projected Population

Non-assisted housing needs, as discussed earlier, is usually considered to regulate itself through market demand. As discussed earlier, much of the population increase estimated to have taken place since the 1970 census is presently being housed in mobile homes. Therefore, the housing demand is being filled primarily through the use of mobile homes although conventional construction is also taking place on a much smaller scale.

IV. Housing Goals and Objectives

As indicated earlier in this report, the primary effort in confronting housing needs is the establishment of a systematic approach and effort in addressing the problem. The first step is the development of local goals, objectives and implementation activities. This can best be done by establishing broad goals, based on needs, and then having obtainable annual objectives that the County Commissioners can anticipate reaching. The primary objective should be the provision of decent safe and sanitary housing in which to live.

Broad Goals/Annual Objectives Currituck County

A. Work toward the elimination of substandard housing in the County.

Annual Assessment

<u>Met Objective</u>	<u>Did Not Meet Objective</u>
(1) ()	(1) ()
(2) ()	(2) ()
(3) ()	(3) ()
(4) ()	(4) ()
(5) ()	(5) ()
(6) ()	(6) ()

- (1) Have representative from Economic Improvement Council hold a public meeting to discuss Section VIII housing program.
- (2) Have Farmers Home Administration Office hold a public meeting to discuss 502 and 504 Grant & Loan Program.
- (3) Have Extension Service office provide information to members on both the Farmers Home Program and Section VIII Program.
- (4) Increase the number of houses being assisted through the Section VIII Program.
- (5) Discuss with the Economic Improvement Council the possibility of getting new construction Section VIII Housing units and apply if they are available.
- (6) Continue to study interest and feasibility of establishing County-wide water system.

B. Encourage the preservation and upkeep of existing housing stock.

Annual Assessment

<u>Met Objective</u>	<u>Did Not Meet Objective</u>
(1) ()	(1) ()
(2) ()	(2) ()

- (1) Begin Code enforcement program.
- (2) Provide information to citizens concerning the FmHA 502 and 504 Programs.

C. Work toward the preservation of historic properties as a cultural and housing resource.

Annual Assessment	
Met Objective	Did Not Meet Objective
(1) ()	(1) ()
(2) ()	(2) ()
(3) ()	(3) ()

(1) Apply for a properties historic inventory grant from the N.C. Department of Cultural Resources.

(2) Complete inventory of historic properties if inventory grant is received.

(3) Have a public meeting to discuss the results of the inventory and to make citizens aware of the tax benefits available for preservation and restoration of historic properties.

V. Meeting Housing Needs

A. Strategies for Meeting Housing Needs

The primary strategy for meeting current and future housing needs will be through the EIC Section VIII program and the Farmers Home Administration 502 and 504 programs. As stated under the annual objectives section, the County will hold a public meeting to better inform citizens of these two programs. Request new construction Section VIII housing units.

B. Implementation Activities

1. Programs

a. Section VIII Existing Housing Program

Have public meeting to inform citizens of this program and how it works. Bring as many existing housing units under this program as possible within the resources of the program and to meet the needs of Currituck County citizens.

b. Farmers Home Administration Section 502 and 504

Have public meeting to inform citizens of this program. Encourage citizens to use program to improve their living conditions.

c. Request historic properties inventory grant from the North Carolina Department of Cultural Resources.

d. Inventory houses and encourage their preservation.

2. Program Evaluation Criteria

To insure that the broad goals and annual objectives adopted by the County Commissioners are being addressed, the Commissioners will make an annual assessment of annual objectives established during the previous year. This assessment will determine if the annual objectives were met or if progress is being made, using the check list provided in the goals and objectives section.

VI. Citizen Participation

As part of the Coastal Area Management Land Use planning process the County Commissioners appointed a Citizen Advisory Committee on Land Use Planning in March of 1975. This committee had twenty-one members including men and women, minority group members, and someone from each community in the county. The Advisory Committee used community meetings and questionnaires to solicit citizen input. Four concurrent community meetings were held on June 10, 1975, as outlined in the CAMA Land Use Plan. A second series of seven concurrent community meetings were held in October, 1975. One of the primary subjects of discussion and concern was the influx of mobile homes in the County. Specific concerns and possible alternative solutions are discussed in the citizen participation section of the CAMA Land Use Plan.

VII. Environmental Assessment

The County Board of Commissioners desires to maintain the good quality of life now enjoyed in Currituck County and proposes no action that would adversely affect the environment. Also, based on the results of the Coastal Area Management Act Land Use Plan, there was a clear desire by citizens of the County to have continued slow growth in the area but growth that is sensitive to the environment. The land use plan identified physical limitations for future development, fragile areas such as estuarine waters, public trust waters and coastal wetlands and areas with resource potential. All of this information should be helpful in guiding future residential and other development to insure that there will be as little adverse effect on the environment as possible. For detailed information on the natural environment of the County a copy of the CAMA Land Use Plan is available for inspection at the Currituck County Courthouse.

Impact of Proposed Act Outlined in Housing Element

All of the actions discussed in this document are proposed and intended to have a positive impact upon either the natural or man-made environment. Safeguards against unnecessary adverse effects are also called for under the Coastal Area Management Act of 1974, and under state and regional clearinghouse procedures.

VIII. Historic Preservation Assessment

At the present time there are two structures that are listed in the National Register of Historic Places. The Twin House which is located in Shawboro and the Currituck Beach Lighthouse which is located on the Outer Banks of Currituck County. Other structures that are presently unlisted but are being considered for listing are:

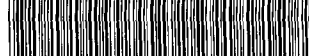
- Culong
- Shaw House
- Currituck Courthouse District
- Whaleshead Club
- Currituck Shooting Club

Structures that are not listed in National Register of Historic Places include:

- Corolla Light Lifeboat Station
- Currituck Jail

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